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I hereby certify that this correspondence is being electronically deposited with the United States Patent and Trademark Office through the Electronic Filing System, on the below date:
Date: July 18, 2007 Name: Scott A. Timmerman Signature: /Scott A. Timmerman/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Paul Gallagher et al.

Appln. No.: 10/727,303

RCE Filed: December 12, 2006

Filed: December 2, 2003

For: SYSTEMS AND METHODS
FOR IMPLEMENTING
PERSON-TO-PERSON
MONEY EXCHANGE

BHGL Ref. No.: 12729/102

Yahoo! Ref. No.: Y00289US03

Examiner: Jason M. Borlinghaus

Art Unit: 3693

Confirmation No.: 5215

FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants hereby cite the following reference(s):

U.S. PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	NAME
Number-kind Code (if known)		
6070150	5/30/2000	Remington et al.
6226623	5/01/2001	Schein et al.

Applicants are enclosing Form PTO-1449 (one sheet), along with a copy of each listed reference for which a copy is required under 37 C.F.R. §1.98(a)(2). As each of

the listed references is in English, no further commentary is believed to be necessary, 37 C.F.R. §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above reference(s) and entry thereof into the record of this application.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that any of the enclosed references, or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicants have calculated no fee to be due in connection with the filing of this Statement. However, the Director is authorized to charge any fee deficiency associated with the filing of this Statement to a deposit account, as authorized in the Transmittal accompanying this Statement.

Respectfully submitted,

/Scott A. Timmerman/

July 18, 2007

Date

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Registration No. 55,678
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FORM PTO-1449	SERIAL NO. 10/727,303	BHGL REF. NO. 12729/102 YAHOO! REF. NO. Y00289US03
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT	RCE FILED December 12, 2006 FILED December 2, 2003	GROUP ART UNIT 3693 CONFIRMATION NO. 5215
(use several sheets if necessary)		APPLICANT(S): Paul Gallagher et al.

REFERENCE DESIGNATION U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	E1	6070150	5/30/2000	Remington et al.		
	E2	6226623	5/01/2001	Schein et al.		

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES OR NO

EXAMINER INITIAL	OTHER ART – NON PATENT LITERATURE DOCUMENTS <small>(Include name of author, title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date page(s), volume-issue number(s), publisher, city and/or country where published.)</small>	

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.